



INSURANCE FRAUD INVESTIGATION DIVISION

Kentucky Office of Insurance

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Charges and Convictions Activity – November 2004

Alice C. Fonseca – Between April 2002 and September 2003, Fonseca, a licensed agent, received approximately \$12,402.76 in premiums from policyholders but failed to forward the premiums to Kentucky Farm Bureau. Between January 1997 and July 2003, she took approximately \$11,500 from the Lyon County Farm Bureau membership account for her own use. On 11/3/04, Fonseca pled guilty to one felony count of fraudulent insurance acts and one felony count of theft by failure to make required disposition of property in Lyon Circuit Court, and received a five year sentence on each count to run concurrently. The sentence was deferred for five years with the condition that Fonseca perform 48 hours of community service and pay a fine of \$800 to the Fraud Division.

Rick McConnell – McConnell, an adjuster for Nationwide, provided payments to H & W Restorations for vehicle repairs that were never done. H & W then gave McConnell a portion of these payments. On 6/7/04, McConnell pled guilty to one felony count of fraudulent insurance acts in Madison Circuit Court. He was sentenced to two years probated for two years (or until restitution is paid) and ordered to pay \$10,205.83 in restitution to Nationwide and \$1,677.42 to the Fraud Division for investigative costs. (Restitution order signed on 11/17/04.)

Janet Napier – On or about May 20, 2002, Napier, aided Jack Lewis in filing a fraudulent automobile insurance claim by binding insurance coverage for a vehicle, knowing it was already damaged. On 9/1/04, Napier pled guilty to the amended misdemeanor charge of conspiracy to commit fraudulent insurance acts in Leslie Circuit Court. She was sentenced to 12 months conditionally discharged for two years and paid a \$200 fine to the Fraud Division for investigative costs.

Jody Puckett – On or about April 20, 2004, Puckett presented a fake certificate of insurance to his employer, Premier Elkhorn Coal, as proof of Insurance coverage. On 11/4/04, Puckett pled guilty to the amended misdemeanor charge of fraudulent insurance acts in Pike District Court, and was sentenced to 12 months probated for 18 months. He was ordered to pay a \$500 fine (\$1,000 with \$500 suspended) to the Fraud Division for investigative costs.

Eddie Strong – On or about February 10, 2003, Strong completed an application for automobile insurance with State Farm and denied any prior losses, when, in fact, he had five prior claims within the previous five years. On 10/11/04, Strong pled guilty to one felony count of fraudulent insurance acts in Harrison Circuit Court. He was sentenced to two years and placed on pretrial diversion for two years. He was ordered to pay \$4,114.73 in restitution and \$987.19 to the Fraud Division for investigative costs.